Case 19-30839-RG Doc 38 Filed 12/27/21 Entered 12/27/21 11:31:35 Desc Main

Document Page 1 of 3

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PARKER McCAY P.A.

Brian E. Caine, Esq.

9000 Midlantic Drive, Suite 300

P.O. Box 5054

Mount Laurel, New Jersey 08054

(856) 985-4059

Attorney for U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT, its successors and/or assigns

In Re:

Cassandra A. Dock

Order Filed on December 27, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

CASE NO. 19-30839-RG

Chapter: 13

Hearing: December 15, 2021 Judge: Rosemary Gambardella

ORDER RESOLVING U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT'S MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 27, 2021

lonorable Rosemary Gambardella United States Bankruptcy Judge

(Page 2)

Debtor: Cassandra A. Dock Case No: 19-30839-RG

Caption of Order: Order Resolving U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT's Motion for Relief from

Stay

Upon consideration of U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of November 2, 2021 the Debtor was due for the March 1 2021 to November 1, 2021 post-petition payments which total **\$10,382.74**:

8 months @ \$1,212.75 (03/21-10/21) = \$9,702.00 1 month @ \$1,250.93 (11/21) Suspense (\$570.19)

- 2. The Debtor will cure the arrears of \$10,382.74 as follows:
 - a. The Debtor will make a payment in the amount of \$6,000.00 by December 15, 2021, which will reduce the above arrears down to \$4,382.74.
- b. Commencing with the December 1, 2021 monthly post-petition mortgage payment and continuing each month thereafter through and including the May 1, 2022 monthly post-petition mortgage payment, Debtor shall cure the aforesaid arrearages by tendering directly to Movant the regular monthly post-petition mortgage payment plus an additional payment of \$730.46 which represents 1/6 of the total sum of the remaining post-petition arrearages (the last cure payment due May 1, 2022 will be \$730.44 instead of \$730.46).

(Page 3)

Debtor: Cassandra A. Dock Case No: 19-30839-RG

Caption of Order: Order Resolving U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT's Motion for Relief from

Stay

- 3. Commencing with the June 1, 2022 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.
- 4. Debtor shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$1,038.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief from stay.
- 5. Thirty-Day Default Clause: If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon Certification of Default of said payments in accordance herewith submitted by secured creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to the realty commonly known as 112 Norman St., E. Orange NJ 07017.